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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Clotee	
	pictu	r government-issued ure identification (for mple, your driver's	First name	First name
	license or passport).	Middle name	Middle name	
ic	Bring your picture		Greene	
		tification to your eting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
	A 11			
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you nun Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-8889	

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Case number (if known)

Debtor 1 Clotee Greene

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)	
		EINs	EINs	
5.	Where you live	2252 E. 92nd Place Chicago, IL 60617	If Debtor 2 lives at a different address:	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code	
		Cook		
		County	County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code	
ò.	Why you are choosing	Check one:	Check one:	
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	

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Document Case number (if known) Debtor 1 Clotee Greene

Par	Tell the Court About	Your Ban	kruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are			rief description of each, see go to the top of page 1 and			C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Chapter 7						
		☐ Cha	oter 11					
		☐ Cha _l	oter 12					
		■ Cha	pter 13					
8.	How you will pay the fee	at or	out how yo	entire fee when I file my p u may pay. Typically, if you a attorney is submitting your p address.	are paying	the fee yourself,	you may pay with cash	n, cashier's check, or money
				the fee in installments. If		e this option, sign	and attach the Applica	ation for Individuals to Pay
			•	e <i>in Installment</i> s (Official For t my fee be waived (You ma	,	this option only it	f you are filing for Char	oter 7. Ry law, a judge may
		bı ar	ut is not requoplies to you		may do so able to pay	o only if your inco y the fee in install	me is less than 150% of ments). If you choose	of the official poverty line that this option, you must fill out
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.						
		_ 100.		Northern District of				
			District	illnois	When	9/27/16	Case number	16-30679
			District		When		Case number	
			District		_ When		Case number	
10	Are any bankruptcy	-						
	cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to y	/ou
			District		When		Case number, if	known
			Debtor				Relationship to y	/ou
			District		When		Case number, if	known
11.	Do you rent your	■ No.	Go to li	ne 12.				
	residence?	☐ Yes.	Has yo	ur landlord obtained an evict	ion judgm	ent against you a	nd do you want to stay	in your residence?
				No. Go to line 12.		- ,		-
				Yes. Fill out <i>Initial Statemer</i> bankruptcy petition.	nt About ar	n Eviction Judgme	ent Against You (Form	101A) and file it with this

Debtor 1	Clotee Greene	Document	Case number (if known)	

Par	Report About Any Bu	sinesses	You Owr	n as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	e and location of bus	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any				
	If you have more than one sole proprietorship, use a		Number, Street, City, State & ZIP Code					
	separate sheet and attach it to this petition. Check the appropriate box to describe your business:			x to describe your business:				
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))					
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13. Are you filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate the court must know whether you are a small business debtor so that it can set appropriate the court must know whether you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the propriate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the propriate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the propriate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the propriate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the propriate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the propriate that you are a small business debtor, you must attach your most recent balance sheet, state operations, and the propriate that you are a small business debtor, you must attach your most recent balance sheet, state operations, and the propriate that you are a small business debtor, you must attach your most recent balance sheet, state operations, and the propriate that you are a small business debtor, you must attach your most recent balance sheet, and you are a small business debtor, y			a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure					
	For a definition of small		I am ı	not filing under Chap	ter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention			
	Do you own or have any	■ No.		, and the point of	,			
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
					Number, Street, City, State & Zip Code			

Debtor 1 Clotee Greene Document Page 5 of 46 Case number (if known)

Part 5:

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Der	Clotee Greene			Case number	et (if known)		
Par	t 6: Answer These Quest	ions for Re	porting Purposes				
16.	What kind of debts do you have?			nsumer debts? Consumer debts are definently, or household purpose."	ned in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you or	we that are not consumer debts or busines	ss debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter	7. Go to line 18.			
	Do you estimate that after any exempt			o you estimate that after any exempt propailable to distribute to unsecured creditors	perty is excluded and administrative expenses?		
	property is excluded and administrative expenses		□ No				
	are paid that funds will be available for		☐ Yes				
	distribution to unsecured creditors?						
18.	How many Creditors do	1 -49		□ 1,000-5,000	□ 25,001-50,000		
	you estimate that you owe?	☐ 50-99		5001-10,000	☐ 50,001-100,000		
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000		
19.	How much do you	□ \$0 - \$5		☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to		1 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion		
	be worth?	□ \$100,0	01 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion		
		□ \$500,0	01 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$5		☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion		
			01 - \$500,000 01 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
Par	t 7: Sign Below						
For	you	I have exa	amined this petition, and I dec	lare under penalty of perjury that the inform	mation provided is true and correct.		
				I am aware that I may proceed, if eligible lief available under each chapter, and I cl			
				ot pay or agree to pay someone who is not enotice required by 11 U.S.C. § 342(b).	ot an attorney to help me fill out this		
		I request r	relief in accordance with the c	hapter of title 11, United States Code, spe	cified in this petition.		
		bankrupto and 3571.	y case can result in fines up to	concealing property, or obtaining money of \$250,000, or imprisonment for up to 20 y	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Clotee G		Signature of Debto	or 2		
		Executed		Executed on			
			MM / DD / YYYY		1/DD/YYYY		

Debtor 1 Clotee Greene Document Page 7 of 46 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ James L. Hardemon	Date	February 20, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
James L. Hardemon		
Printed name		
Legal Remedies, Chartered		
Firm name		
8525 S. Stony Island		
Chicago, IL 60617		
Number, Street, City, State & ZIP Code		
Contact phone 773-374-5288	Email address	
1126229		
Bar number & State		

Debtor 1	Clotee Greene			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	79,104.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,795.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	81,899.00
Par	12: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	176,816.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	6,891.00
	Your total liabilities	\$	183,707.00
Par	13: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,206.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,416.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a nersonal	family or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Case number (if known) Debtor 1 Clotee Greene

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

1,991.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ouc	JC 17 0-10-10	Door	Doc	ument	Page 10 of 46	17 10.00.02		o man
Fill	in this informa	ation to identify	your case and th	nis filing	:				
Deb	otor 1	Clotee Green	-						
Deb	otor 2	First Name	Middle	Name		Last Name			
	use, if filing)	First Name	Middle	Name		Last Name			
Unit	ted States Banl	kruptcy Court for	the: NORTHER	N DISTI	RICT OF ILLI	INOIS			
Cas	se number							г	☐ Check if this is an
						_			amended filing
Of	ficial For	m 106A/B							
Sc	chedule	A/B: Pr	operty						12/15
				an asset	only once. If	an asset fits in more than one	category, list the	asset in the	
						le are filing together, both are he top of any additional pages			
	ver every questi		ataon a separate si	ilect to ti		ne top of any additional pages	, write your name	, and case i	number (ii known).
Part	1: Describe E	ach Residence, Bu	ilding, Land, or Ot	her Real	Estate You O	wn or Have an Interest In			
1 D/	o vou own or ha	ave any legal or eg	uitable interest in a	ny resid	ence building	g, land, or similar property?			
_			iliable iliterest ili a	illy reside	siice, building	g, land, or similar property?			
_	No. Go to Part 2								
	Yes. Where is t	the property?							
1.1				What	ic the proper	hv2 Observation Highest annuals			
1.1	2252 E. 92n	nd Place		vviiat	Single-family	ty? Check all that apply	Do not doduct o	a a ura d'alair	ma ar avamations. Dut
	Street address, if	available, or other desc	cription	-		ulti-unit building	the amount of a	ny secured	ns or exemptions. Put claims on Schedule D:
					-	n or cooperative	Creditors Who	Have Claims	s Secured by Property.
				_	Manufactura	d or mobile home			
	Chicago	IL	60617-0000		Land	d of mobile nome	Current value of entire property		Current value of the portion you own?
	City	State	ZIP Code		Investment p	roperty		04.00	\$79,104.00
					Timeshare		Describe the n	ature of vo	ur ownership interest
					Other			mple, tenar	ncy by the entireties, or
				Who	nas an interes Debtor 1 only	st in the property? Check one	Fee Simple		
	Cook				-		<u> </u>		
	County				Debtor 1 and	Debtor 2 only	- Check if the	nis is comm	nunity property
						of the debtors and another	(see instructi		idinity property
					information y erty identificat	you wish to add about this ite	m, such as local		
				ргоро	ary identificat	ion numbor.			
2.	Add the dollar	r value of the po	rtion you own fo Part 1 Write that	r all of y	our entries	from Part 1, including any	entries for		\$79,104.00
	2: Describe Y		art i. write that	Humbe	11010				<u> </u>
Part	Describe 1	our venicies							
						whether they are registere		de any veh	nicles you own that
		•				Executory Contracts and Un	ехрігей Leases.		
3. C	ars, vans, truc	cks, tractors, sp	ort utility vehicle	s, moto	rcycles				
	l _{No}								

☐ Yes

De	ebtor 1	Clotee Green	Document Page 11 of 46	Case number (if known))
		aft, aircraft, mot	tor homes, ATVs and other recreational vehicles, other vehicles, a motors, personal watercraft, fishing vessels, snowmobiles, motorcycle		
ı	■ No				
	⊒ Yes				
-					
			the portion you own for all of your entries from Part 2, including a ed for Part 2. Write that number here		\$0.00
Pa	rt 3: Des	cribe Your Perso	nal and Household Items		
	•	·	egal or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.		old goods and fo es: Major applian	urnishings ices, furniture, linens, china, kitchenware		
	□ No	,			
	Yes.	Describe			
			Hosehold Furnishings		\$1,000.00
7.	_	es: Televisions ar	nd radios; audio, video, stereo, and digital equipment; computers, print phones, cameras, media players, games	ters, scanners; music	collections; electronic devices
	■ No □ Yes.	Describe			
8.			figurines; paintings, prints, or other artwork; books, pictures, or other aons, memorabilia, collectibles	art objects; stamp, coir	n, or baseball card collections;
	☐ Yes.	Describe			
	Example No	ent for sports ares: Sports, photogramusical instru	graphic, exercise, and other hobby equipment; bicycles, pool tables, g	olf clubs, skis; canoes	and kayaks; carpentry tools;
10	Firearm	ne			
10.			s, shotguns, ammunition, and related equipment		
	■ No □ Yes.	Describe			
	Clothes Examp □ No		othes, furs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe			
			Used Clothing		\$175.00
			Used Clothing		
12.	_ `		welry, costume jewelry, engagement rings, wedding rings, heirloom jev	velry, watches, gems,	gold, silver
	■ No □ Yes.	Describe			
13.		rm animals les: Dogs, cats, t	birds, horses		
	■ No				
		Describe			

Debtor 1	Case 17-04 Clotee Greene	4848 Doc 1		Entered 02/20/17 16:30:32 Page 12 of 46 Case number (if known)	Desc Main
14. Anv c	other personal and	household items vo	u did not already list, in	ncluding any health aids you did not list	
■ No		,	,		
☐ Yes	s. Give specific infor	mation			
			rom Part 3, including ar	ny entries for pages you have attached	\$1,175.00
Part 4: D	escribe Your Financia	al Assets			
			rest in any of the followi	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No			our home, in a safe depo	sit box, and on hand when you file your petiti	on
				Cash	\$20.00
Exan □ No			al accounts; certificates o counts with the same inst Institution na		nouses, and other similar
		17.1. Savings	Chase Ba	nk	\$600.00
		17.2. Checking	Chase Ba	nk	\$1,000.00
Exan		r publicly traded stort envestment accounts w	cks vith brokerage firms, mon	ey market accounts	
■ No □ Yes		Institution or is	ssuer name:		
joint	oublicly traded stoc venture	ck and interests in ir	ncorporated and uninco	orporated businesses, including an interes	t in an LLC, partnership, and
■ No □ Yes	s. Give specific inform	mation about them Name of entity:		% of ownership:	
Nego Non- ■ No	otiable instruments in negotiable instrumer	nclude personal check nts are those you can		egotiable instruments nissory notes, and money orders. by signing or delivering them.	
⊔ Yes	s. Give specific inforn	mation about them Issuer name:			
	ement or pension ac nples: Interests in IR		1(k), 403(b), thrift savings	s accounts, or other pension or profit-sharing	plans
☐ Yes	. List each account s	separately. Type of account:	Institution na	ame:	
Your		deposits you have ma		inue service or use from a company stric, gas, water), telecommunications compar	nies, or others
	i		Institution na	ame or individual:	

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Case number (if known) Document Debtor 1 **Clotee Greene** 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation. Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No

☐ Yes. Describe each claim.......

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Case number (if known) Document Debtor 1 **Clotee Greene** 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1.620.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$79,104.00 Part 2: Total vehicles, line 5 \$0.00 Part 3: Total personal and household items, line 15 57. \$1,175.00 Part 4: Total financial assets, line 36 58. \$1,620.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00

Official Form 106A/B Schedule A/B: Property page 5

\$2,795.00

Copy personal property total

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$2,795.00

\$81,899.00

		1706111116	III FAUE 13 UI 40	
Fill in this infor	mation to identify your	case:		
Debtor 1	Clotee Greene			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is an
,				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Hosehold Furnishings Line from Schedule A/B: 6.1	\$1,000.00	\$1,000.00		735 ILCS 5/12-1001(b)
Line Holli Schedule A/D. V.1			100% of fair market value, up to any applicable statutory limit	
Used Clothing Line from Schedule A/B: 11.1	\$175.00		\$175.00	735 ILCS 5/12-1001(a)
Line IIOIII Scredule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$20.00		\$20.00	735 ILCS 5/12-1001(b)
Ellic Holli Genedale 74 B. 1911			100% of fair market value, up to any applicable statutory limit	
Savings: Chase Bank Line from Schedule A/B: 17.1	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Bank Line from Schedule A/B: 17.2	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
Line Hori Scredule A/D. 11.2			100% of fair market value, up to any applicable statutory limit	

Filed 02/20/17 Desc Main Case 17-04848 Doc 1 Entered 02/20/17 16:30:32 Document Page 16 of 46 Debtor 1 Clotee Greene Case number (if known) 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

0430 11 040	Docume	ent Page 17	of 46	00.02 D000 N	idiii
Fill in this information to identif					
Debtor 1 Clotee Gre	ene				
First Name	Middle Name	Last Name			
Debtor 2					
(Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for	or the: NORTHERN DISTRIC	T OF ILLINOIS			
Case number(if known)					if this is an ded filing
Official Forms 400D					
Official Form 106D		_			
Schedule D: Credit	ors Who Have Cla	ims Secure	d by Property	У	12/15
Be as complete and accurate as pos s needed, copy the Additional Page, number (if known).					
. Do any creditors have claims secu	red by your property?				
☐ No. Check this box and su	bmit this form to the court with yo	our other schedules. Ye	ou have nothing else to	report on this form.	
Yes. Fill in all of the inform	ation below.		_		
Part 1: List All Secured Clain	ns				
2. List all secured claims. If a creditor		ist the creditor separately	Column A	Column B	Column C
for each claim. If more than one credi much as possible, list the claims in alp	tor has a particular claim, list the othe	r creditors in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Seterus	Describe the property that	secures the claim:	\$176,816.00	\$79,104.00	\$97,712.00
Creditor's Name	2252 E. 92nd Place C 60617 Cook County	hicago, IL			
PO Box 1077	As of the date you file, the apply.	claim is: Check all that			
Hartford, CT 06143-107	= contingent				
Number, Street, City, State & Zip Coo					
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all the	at apply.			
■ Debtor 1 only	☐ An agreement you made	,	cured		
Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax	(lien, mechanic's lien)			
☐ At least one of the debtors and and	other	suit			
☐ Check if this claim relates to a	Other (including a right to	offset)			
community debt					
Date debt was incurred	Last 4 digits of acco	unt number 8071			
Add the dollar value of your entries	es in Column A on this page. Write	that number here:	\$176,81	6.00	
If this is the last page of your forn Write that number here:	n, add the dollar value totals from a	III pages.	\$176,81	6.00	
write that number here.					
Part 2: List Others to Be Notif	ied for a Debt That You Already	y Listed			
Use this page only if you have other trying to collect from you for a debt than one creditor for any of the deb debts in Part 1, do not fill out or subtractions.	you owe to someone else, list the ts that you listed in Part 1, list the a	creditor in Part 1, and the	hen list the collection ag	ency here. Similarly, if	you have more
Π					
Name, Number, Street, City, St	•	On which	ch line in Part 1 did you er	nter the creditor? 2.1	
Johnson, Blumberg, & 230 W. Monroe, #1125 Chicago, IL 60606	ASSOCIATES, LL	Last 4 d	digits of account number _	1859_	

J	0-0-0 D	Document	Page 1	8 of 46	.02 D000 Ma	
Fill in this info	rmation to identify your c					
Debtor 1	Clotee Greene					
JODIOI 1	First Name	Middle Name	Last Name			
Debtor 2						
Spouse if, filing)	First Name	Middle Name	Last Name			
Jnited States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case number						
if known)					☐ Check if t	
					amended	filing
Official For	m 106E/F					
		ho Have Unsecured	Claims			12/15
		Part 1 for creditors with PRIORI		Part 2 for araditors with NO	NDDIODITY eleime. Liet	
No. Go to Yes. Part 2: List Do any cred	All of Your NONPRIORITY	I claims against you? Y Unsecured Claims ured claims against you?				
Yes.		art. Submit this form to the court with			tor has more than one no	poriority
unsecured cla	aim, list the creditor separately	for each claim. For each claim liste at the other creditors in Part 3.If you	d, identify what t	type of claim it is. Do not list c	laims already included in l	Part 1. If more
					Total c	laim
L1 Capita	al One	Last 4 digits of ac	count number	3290		\$2,480.0
	rity Creditor's Name					
	General spondence/Bankruptcy	✓ When was the deb	ot incurred?	Opened 04/08 Last 9/01/16	Active	
	х 30285	y When was the det	incurred.	3/01/10		
	ake City, UT 84130					
	Street City State Zlp Code	As of the date you	file, the claim	is: Check all that apply		
_	curred the debt? Check one.					
	or 1 only	☐ Contingent				
	or 2 only	☐ Unliquidated				
☐ Debt	or 1 and Debtor 2 only	☐ Disputed				
☐ At le	ast one of the debtors and ano	_	RITY unsecure	d claim:		
	ck if this claim is for a comm	•				
debt Is the cl	laim subject to offset?	Obligations arising priority classifications arising the contraction of the contraction o		aration agreement or divorce t	hat you did not	
■ No	Junjour to officer	<u></u> ' ' '		ng plans, and other similar deb	nts	
		•	•			
☐ Yes		Other, Specify	Unarge AC	Count		

Page 19 of 46 Case number (if know) Document Debtor 1 Clotee Greene

Chase Card	Last 4 digits of account number	3432	\$4,411.0			
Nonpriority Creditor's Name Attn: Correspondence		Opened 01/12 Last Active				
Po Box 15298	When was the debt incurred?	1/19/17				
Wilmington, DE 19850	_					
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
Who incurred the debt? Check one.						
Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
Debtor 1 and Debtor 2 only	☐ Disputed					
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
☐ Check if this claim is for a community	☐ Student loans					
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not				
Is the claim subject to offset?	report as priority claims					
No	Debts to pension or profit-sharing	g plans, and other similar debts				
☐ Yes	■ Other. Specify Credit Card	I				

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	\$	Total Claim
Total claims	OI.	otadent isans	Oi.	Φ	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.		6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	6,891.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	6,891.00

		1700.111116.		
Fill in this infor	mation to identify your	case:		
Debtor 1	Clotee Greene			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

		Docume	ent Page 21 o	of 46
Fill in this	information to identify your	case:		
Debtor 1	Clotee Greene			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name	
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	per			
(if known)				☐ Check if this is an
				amended filing
Official	l Form 106H			
		- l-		
Schea	ule H: Your Cod	eptors		12/15
	and case number (if known) you have any codebtors? (If			as a codebtor.
■ No □ Yes	6			
	nin the last 8 years, have you a, California, Idaho, Louisiana			y? (Community property states and territories include ington, and Wisconsin.)
	Go to line 3. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?	
in line Form	2 again as a codebtor only	f that person is a guaran	tor or cosigner. Make s	if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Officia 6G). Use Schedule D, Schedule E/F, or Schedule G to f
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	
3.2				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	

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Fill	in this information to identif	y your cas	e:											
De	btor 1 Clote	e Green	•											
	btor 2													
Uni	ited States Bankruptcy Cou	rt for the:	NORTHERN DISTRIC	T OF ILLINOIS										
	se number							eck if this is An amend A supplem	ed nen	t sh	owing			hapter
0	fficial Form 106	I						13 income			ne io	llowing da	ate:	
	chedule I: You	_	me					MM / DD/	ΥY	ΥΥ				12/1
sup spo atta	as complete and accurate plying correct information use. If you are separated ch a separate sheet to thi	n. If you a and your s form. O	e married and not filing with spouse is not filing with	ig jointly, and your th you, do not inclu	spouse i de infori	s li nat	ving wit ion abo	h you, inc ut your sp	luc ou	le in se.	form If mo	ation ab	out y	our eeded,
1.		Fill in your employment		Debtor 1			Debtor	2 0	or no	on-fil	ing spou	se		
	If you have more than one			☐ Employed				☐ Emp	loy	ed				
	attach a separate page with information about additional	1611	Employment status	■ Not employed				□ Not €	em	ploy	ed			
	employers.		Occupation	Retired										
	Include part-time, season self-employed work.	al, or	Employer's name											
	Occupation may include sor homemaker, if it applie		Employer's address											
			How long employed th	nere?										
Pai	rt 2: Give Details Ab													
	imate monthly income as use unless you are separate		e you file this form. If y	ou have nothing to r	eport for	any	line, wr	ite \$0 in the	e s _l	pace	e. Inc	lude your	non-	filing
-	ou or your non-filing spouse e space, attach a separate			mbine the informatio	n for all e	emp	loyers fo	or that pers	on	on t	he lin	nes below	. If yo	u need
							For D	ebtor 1				otor 2 or ng spous	e	
2.	List monthly gross wag deductions). If not paid m				2.	\$		0.00	-	\$_		N	/A	
3.	Estimate and list month	ly overtim	e pay.		3.	+\$		0.00	_	+\$		N	<u>/A</u>	
4.	Calculate gross Income	. Add line	2 + line 3.		4.	\$		0.00		\$	S	N/A	_	

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Debtor	Clotee Greene	_	Case n	umber (<i>if knowr</i>			
			For I	Debtor 1		Debtor 2 or	
C	Copy line 4 here	4.	\$	0.00	_	N/A	
5. L	List all payroll deductions:						
	5a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00) \$	N/A	٨
	5b. Mandatory contributions for retirement plans	5b.	\$	0.00		N//	
	5c. Voluntary contributions for retirement plans	5c.	\$	0.00	_ :_	N/A	
	5d. Required repayments of retirement fund loans	5d.	\$	0.00		N/A	
5	5e. Insurance	5e.	\$	0.0		N/A	
5	5f. Domestic support obligations	5f.	\$	0.0	\$	N/A	Α
5	5g. Union dues	5g.	\$	0.0		N/A	
5	5h. Other deductions. Specify:	5h.+	- \$	0.00	_ + \$_	N/A	<u>A</u>
6. <i>I</i>	Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00) \$_	N/A	<u>A</u>
7. C	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00) \$_	N/A	<u>A</u>
	List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
	monthly net income.	8a.	\$	0.0		N/A	
	Bb. Interest and dividends	8b.	\$	0.00) \$_	N/A	<u>A</u>
٤	Family support payments that you, a non-filing spouse, or a dependen regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	1 t 8c.	\$	0.00) \$	N//	Δ
8	Bd. Unemployment compensation	8d.	\$	0.00		N//	
	Be. Social Security	8e.	\$	940.00		N/A	
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f.	\$ 	0.00		N/A	
	Bg. Pension or retirement income Bh. Other monthly income. Specify: Daughter's Contribution	8g. 8h.+	· -	1,991.00 275.00		N// N//	
	Jaughter's Contribution		Ψ	213.00	, τΨ_	19//	<u>~</u>
9. <i>I</i>	Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	3,206.00	\$_	N	/A
10. C	Calculate monthly income. Add line 7 + line 9.	10. \$	3	,206.00 +	\$	N/A = \$	3,206.00
	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	Ľ		,	`		0,200.00
l: C E	State all other regular contributions to the expenses that you list in <i>Schedul</i> nclude contributions from an unmarried partner, members of your household, you other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are no Specify:	ur depen		•	·	Schedule J. 11. +\$	0.00
V	Add the amount in the last column of line 10 to the amount in line 11. The re Write that amount on the Summary of Schedules and Statistical Summary of Certa					12. \$	3,206.00
13. [Do you expect an increase or decrease within the year after you file this form	m?				Comb	oined hly income
•	■ No. Yes Explain:						

Official Form 106I Schedule I: Your Income page 2

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Fill	in this information	to identify yo	ur case:						
Deb	tor 1 Clo	otee Green	ie			Ch	eck if this is:		
					_		An amended filir	ng	
Deb	tor 2							nowing postpetition cha	pter
(Spo	ouse, if filing)						13 expenses as	of the following date:	
Unit	ed States Bankruptcy	/ Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	(
Cas	e number								
(If kı	nown)								
Of	fficial Form	106J							
Sc	chedule J:	Your F	Exper	ises					12/15
Be info	as complete and	accurate as space is nee	possible. eded, atta	If two married people ar ch another sheet to this					
		Your House	hold						
1.	Is this a joint ca	se?							
	No. Go to line								
	☐ Yes. Does De	ebtor 2 live i	n a separ	ate household?					
	☐ No								
	☐ Yes. □	Debtor 2 mus	t file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	hold of De	ebtor 2.		
2.	Do you have do	nondonto?	= NI-						
۷.	Do you have de	pendents?	■ No						
	Do not list Debto Debtor 2.	r 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state the							□ No	
	dependents nam	es.						Pes	
								□ No	
								Yes	
								□ No	
								Pyes	
								□ No	
2	D		_						
3.	Do your expens expenses of per		nan 📕	No					
	yourself and yo			Yes					
	<u> </u>	•							
Est exp	imate your expen	ses as of yo	ur bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp					
Inc	ludo ovnences ==	id for with "	on-cock	government assistance i	f you know				
				sluded it on <i>Schedule I:</i> \					
(Of	ficial Form 106l.)						Your e	xpenses	
4.	The rental or ho payments and ar			ses for your residence. I r lot.	nclude first mortgage	4.	\$	1,542.00	
	If not included i	n line 4:							
	4a. Real estate	e taxes				4a.	\$	0.00	
		nomeowner's	, or renter	's insurance		4b.	·	117.00	
	4c. Home mai	ntenance, re	pair, and ι	ıpkeep expenses		4c.	\$	0.00	
				dominium dues		4d.		0.00	
5.	Additional mort	gage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00	

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Debtor 1 Clotee Greene		Case numl	ber (if known)	
6. Utilities:				
6a. Electricity, heat, natural gas		6a.	\$	277.00
6b. Water, sewer, garbage colle		6b.	\$	50.00
	net, satellite, and cable services	6c.	·	120.00
6d. Other. Specify:	riot, satolito, and sabio sorvious	6d.	·	0.00
. Food and housekeeping supplie	<u>.</u>	7.	\$	230.00
. Childcare and children's educati		8.	\$	0.00
Clothing, laundry, and dry clean		9.	\$	25.00
D. Personal care products and serv	-	10.	\$	
•	nces			30.00
Medical and dental expenses	stananaa hua ar train fara	11.	\$	25.00
Transportation. Include gas, main Do not include car payments.	itenance, bus or train fare.	12.	\$	0.00
	, newspapers, magazines, and books	13.	·	0.00
4. Charitable contributions and reli		14.	· ·	0.00
5. Insurance.	gious donations	14.	Ψ	0.00
	from your pay or included in lines 4 or 20.			
15a. Life insurance	Thom your pay or moladed in inico 4 of 20.	15a.	\$	0.00
15b. Health insurance		15b.	·	0.00
15c. Vehicle insurance		15c.	·	0.00
15d. Other insurance. Specify:		15d.		0.00
· · · —	cted from your pay or included in lines 4 or 20.		Ψ	0.00
Specify:	ned from your pay or included in lines 4 or 20.	16.	\$	0.00
7. Installment or lease payments:			·	0.00
17a. Car payments for Vehicle 1		17a.	\$	0.00
17b. Car payments for Vehicle 2		17b.	\$	0.00
17c. Other. Specify:		17c.	\$	0.00
17d. Other. Specify:		17d.	·	0.00
	tenance, and support that you did not repo			
	5, Schedule I, Your Income (Official Form 1		\$	0.00
	pport others who do not live with you.	,	\$	0.00
Specify:		19.		
	t included in lines 4 or 5 of this form or on	Schedule I: Yo	ur Income.	
20a. Mortgages on other property	<i>(</i>	20a.	\$	0.00
20b. Real estate taxes		20b.	\$	0.00
20c. Property, homeowner's, or re	enter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and up	keep expenses	20d.	\$	0.00
20e. Homeowner's association or	condominium dues	20e.	\$	0.00
1. Other: Specify:		21.	+\$	0.00
· · · · · · · · · · · · · · · · · · ·				2.00
2. Calculate your monthly expense	S		_	
22a. Add lines 4 through 21.			\$	2,416.00
22b. Copy line 22 (monthly expens	ses for Debtor 2), if any, from Official Form 106	6J-2	\$	
22c. Add line 22a and 22b. The re	sult is your monthly expenses.		\$	2,416.00
				· ·
3. Calculate your monthly net inco		00	Φ.	0 000 00
	d monthly income) from Schedule I.	23a.		3,206.00
23b. Copy your monthly expense	s from line 22c above.	23b.	-\$	2,416.00
220 Subtract your monthly areas	acce from your monthly income			
23c. Subtract your monthly exper The result is your <i>monthly ne</i>		23c.	\$	790.00
The result is your monthly he	stilloille.	250.	•	
4. Do you expect an increase or de	ecrease in your expenses within the year af	ter you file this	form?	
For example, do you expect to finish pa	lying for your car loan within the year or do you expe			se or decrease because o
modification to the terms of your mortga	age?			
■ No.				
Yes. Explain here:				

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Fill in this info	rmation to identify your	case:			
Debtor 1	Clotee Greene				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)		 ,			☐ Check if this is an
					amended filing
O(() : : E .	400D				
Official For					
Declara [,]	tion About a	ın Individual	Debtor's S	chedules	12/15
If two married p	people are filing together	r, both are equally respo	nsible for supplying co	orrect information.	
You must file th	nis form whenever you fi	le bankruptcy schedules	or amended schedule	es. Making a false state	ement, concealing property, or
obtaining mone	ey or property by fraud in	n connection with a bank			00, or imprisonment for up to 20
years, or both.	18 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Sic	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out	t bankruptcy forms?	
■ No					
□ Yes.	Name of person			Attach Ban	kruptcy Petition Preparer's Notice,
					, and Signature (Official Form 119)
Under pena	alty of periury. I declare	that I have read the sum	mary and schedules fi	led with this declaration	on and
	re true and correct.				
X /s/ Cla	otee Greene		X		
	e Greene			of Debtor 2	
	ure of Debtor 1		5		

Date

Date **February 20, 2017**

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Fill	in this inforn	nation to identify you	r case:						
Deb	otor 1	Clotee Greene							
		First Name	Middle Name	Last Name					
	otor 2 use if, filing)	First Name	Middle Name	Last Name					
Unit	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
	se number					_	neck if this is an nended filing		
Sta Be a info	s complete a	of Financial and accurate as poss ore space is needed,	Affairs for Indivi	are filing together, both	are equally respons	sible for supp			
		n). Answer every que Details About Your Ma	stion. arital Status and Where Yo	ı Lived Before					
1.		r current marital statu		2 21100 201010					
	_								
	☐ Married■ Not mar	uri a d							
	- NOLIIIAI	neu							
2.	During the last 3 years, have you lived anywhere other than where you live now?								
	■ No □ Yes. Lis	t all of the places you	lived in the last 3 years. Do n	ot include where you live	now.				
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior	Address:		Dates Debtor 2 lived there		
3. state			ver live with a spouse or le lifornia, Idaho, Louisiana, Ne						
Par		ake sure you fill out Sca	hedule H: Your Codebtors (C ur Income	rfficial Form 106H).					
4.	Did you have	e any income from er	mployment or from operatii	ng a business during thi	s year or the two pr	evious calend	dar years?		
			ou received from all jobs and have income that you received						
	■ No □ Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions an exclusions)	Sources of inc		Gross income (before deductions and exclusions)		

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5.	Did y	you receive any	y other income during	this y	ear or the two	previous calendar	years?
----	-------	-----------------	-----------------------	--------	----------------	-------------------	--------

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

Ш	N	0
---	---	---

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Retirement Income	\$3,902.00		
	SSI Benefits	\$1,880.00		
For last calendar year: (January 1 to December 31, 2016)	Retirement Income	\$23,892.00		
	SSI Benefits	\$11,280.00		
For the calendar year before that: (January 1 to December 31, 2015)	Retirement Income	\$27,296.00		
	SSI Benefits	\$13,819.00		
For the calendar year: (January 1 to December 31, 2014)	Retirement Income	\$45,297.00		
	SSI Benefits	\$19,882.00		
For the calendar year: (January 1 to December 31, 2013)	Retirement Income	\$43,946.00		
	SSI Benefits	\$19,523.00		
For the calendar year: (January 1 to December 31, 2012)	Retirement Income	\$42,534.00		
	SSI Benefits	\$19,270.00		

List Certain Payments You Made Before You Filed for Bankruptcy

6.	Are either Debtor 1's	or Debtor 2's	debts primarily	consumer debts	s?
----	-----------------------	---------------	-----------------	----------------	----

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an No. individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Page 29 of 46 Case number (if known) Debtor 1 Clotee Greene Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Amount you Insider's Name and Address Dates of payment **Total amount** Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. П Nο Yes. Fill in the details. Nature of the case Status of the case Case title Court or agency Case number **Federal National Mortgage Foreclosure Circuit Court of Cook** □ Pending Association v Clotee Greene County ☐ On appeal 15 CH 11859 □ Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Value of the Date property Explain what happened

8.

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11.	Within 90 days before you filed for bankru accounts or refuse to make a payment be ■ No □ Yes. Fill in the details.	iptcy, did any creditor, including a bank or financial inscause you owed a debt?	stitution, set off any a	mounts from your
	Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankrup court-appointed receiver, a custodian, or No Yes	tcy, was any of your property in the possession of an ananother official?	assignee for the bene	fit of creditors, a
Par	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.	ptcy, did you give any gifts with a total value of more t	han \$600 per person?	•
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or co	ptcy, did you give any gifts or contributions with a totantribution.	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	·	Dates you contributed	Value
Par	6: List Certain Losses			
15.	Within 1 year before you filed for bankrup or gambling? No Yes. Fill in the details.	tcy or since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,
	how the loss occurred	Describe any insurance coverage for the loss include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	17: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or p Include any attorneys, bankruptcy petition pr No	tcy, did you or anyone else acting on your behalf pay or reparing a bankruptcy petition? eparers, or credit counseling agencies for services required		rty to anyone you
	Yes. Fill in the details. Person Who Was Paid	Description and value of any property	Date payment	Amount of
	Address Email or website address Person Who Made the Payment, if Not Yo	transferred	or transfer was	payment
	Legal Remedies, Chartered 8525 S. Stony Island Chicago, IL 60617	Attorney Fees	February 2017	\$2,000.00
	Summit Financial Education, Inc.	Debt Counseling	February 2017	\$14.95

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Debtor 1 Clotee Greene

17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors or not include any payment or transfer that you list No Yes. Fill in the details.	or to make payments		ehalf pay or transfer any pro	perty to anyone who
	Yes. Fill in the details. Person Who Was Paid Address	Description and vatransferred	llue of any propert	y Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already list No Yes. Fill in the details.	iness or financial affai as security (such as th	rs?		
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferre	ed	Describe any property or payments received or debts paid in exchange	Date transfer was made
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protect No □ Yes. Fill in the details.		property to a self	settled trust or similar devi	ce of which you are a
	Name of trust	Description and va	lue of the property	y transferred	Date Transfer was made
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Storag	e Units	
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred? Include checking, savings, money market, or o houses, pension funds, cooperatives, associated No	other financial accoun	ts; certificates of d	•	•
		ast 4 digits of ccount number	Type of account of instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	r before you filed for	bankruptcy, any sa	tfe deposit box or other dep	ository for securities,
	Yes. Fill in the details. Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, State and ZIP Code)		scribe the contents	Do you still have it?
22.	Have you stored property in a storage unit or p No Yes. Fill in the details.	•	home within 1 year	r before you filed for bankru	ptcy?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had to it? Address (Number, State and ZIP Code)		scribe the contents	Do you still have it?

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Debtor 1 Clotee Greene

Par	19: Identify Property You Hold or Control for	Someone Else				
23.	you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust someone.					
	■ No					
	Yes. Fill in the details. Owner's Name	Where is the preparty?	Describe the mannerty	Value		
	Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	value		
Par	t 10: Give Details About Environmental Inform	ation				
For	the purpose of Part 10, the following definitions	apply:				
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	-	law, whether you now own, operate,	or utilize it or used		
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of whe	n they occurred.			
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	e under or in violation of an environm	nental law?		
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any release of hazardous material?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	111: Give Details About Your Business or Cor	nnections to Any Business				
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					

 $\hfill \square$ An owner of at least 5% of the voting or equity securities of a corporation

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/s/ Clotee Greene Signature of Debtor 2 **Clotee Greene** Signature of Debtor 1 Date February 20, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). ☐ Yes. Name of Person

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$2,000.00 toward the flat fee, leaving a balance due of \$2,000.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: February 20, 2017	
Signed:	
/s/ Clotee Greene	/s/ James L. Hardemon
Signed: /s/ Clotee Greene Clotee Greene	James L. Hardemon 1126229
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	unts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	c Clotee Greene		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DI	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of of the debtor (s).	of the petition in bankruptcy	y, or agreed to be paid	to me, for services rend	lered or to
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received			2,000.00	
	Balance Due			2,000.00	
2. \$	\$310.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compens	sation with any other person	n unless they are mem	bers and associates of m	ıy law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				firm. A
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
t c	 a. Analysis of the debtor's financial situation, and renderin b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Negotiations with secured creditors to red reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on hous 	nent of affairs and plan which s and confirmation hearing, a duce to market value; ex s as needed; preparation	ch may be required; and any adjourned hea xemption planning;	rings thereof;	ng of
7. I	By agreement with the debtor(s), the above-disclosed fee de	loes not include the followir	ng service:		
		CERTIFICATION			
I this b	I certify that the foregoing is a complete statement of any a pankruptcy proceeding.	igreement or arrangement fo	or payment to me for re	epresentation of the deb	tor(s) in
F	February 20, 2017	/s/ James L. Har	demon		
D	Date	James L. Harder			_
		Signature of Attorn Legal Remedies			
		8525 S. Stony Is			
		Chicago, IL 6061			

773-374-5288 Fax: 773-374-5642

Name of law firm

United States Bankruptcy Court Northern District of Illinois

In re	Clotee Greene		Case No.		
		Debtor(s)	Chapter 13		
	VER	RIFICATION OF CREDITOR M	ATRIX		
		Number of	Creditors:	4	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	February 20, 2017	/s/ Clotee Greene Clotee Greene Signature of Debtor			

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Chase Card Attn: Correspondence Po Box 15298 Wilmington, DE 19850

Johnson, Blumberg, & Associates, LL 230 W. Monroe, #1125 Chicago, IL 60606

Seterus PO Box 1077 Hartford, CT 06143-1077